

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problems Mailbox.**

004227-0347450

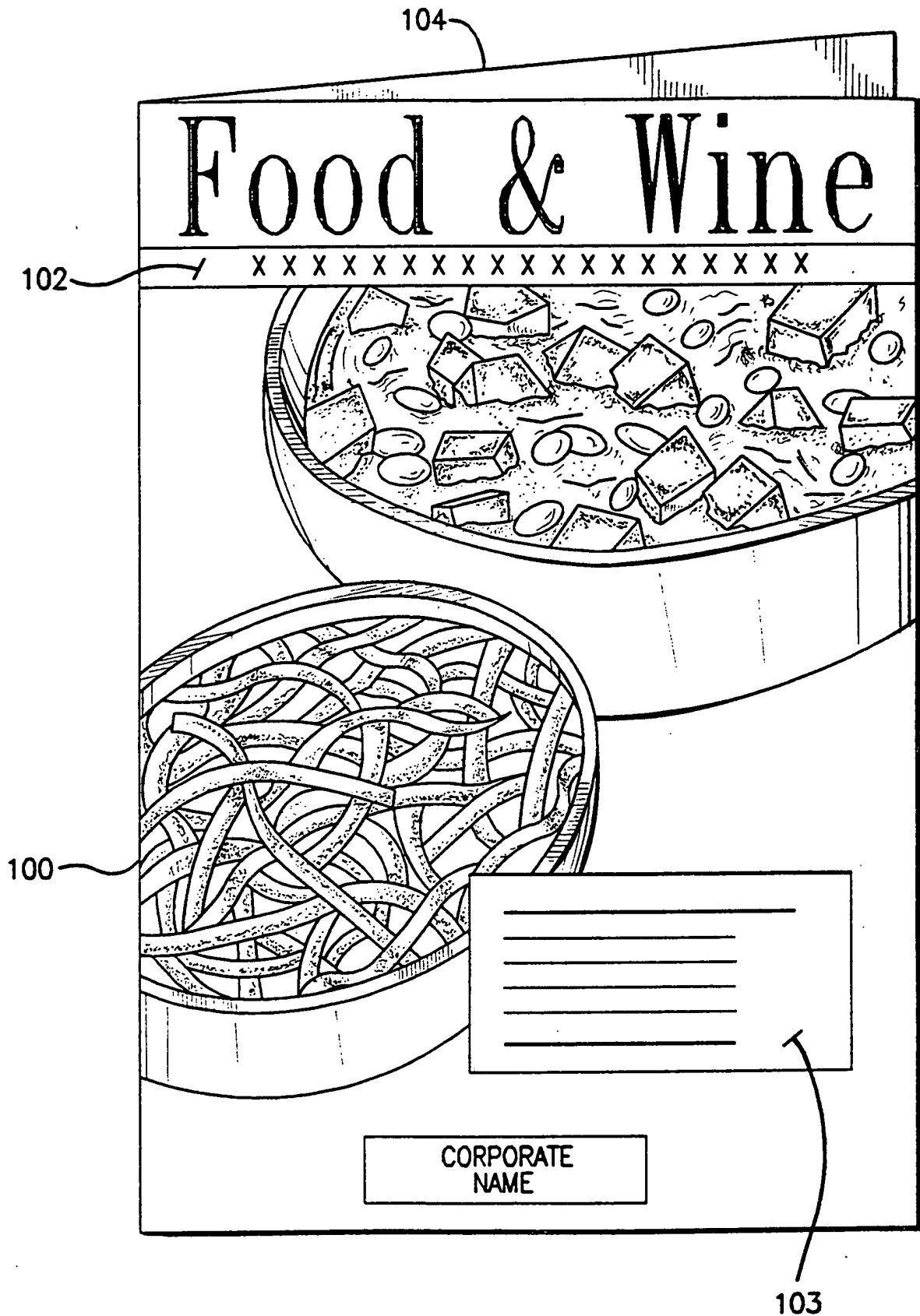
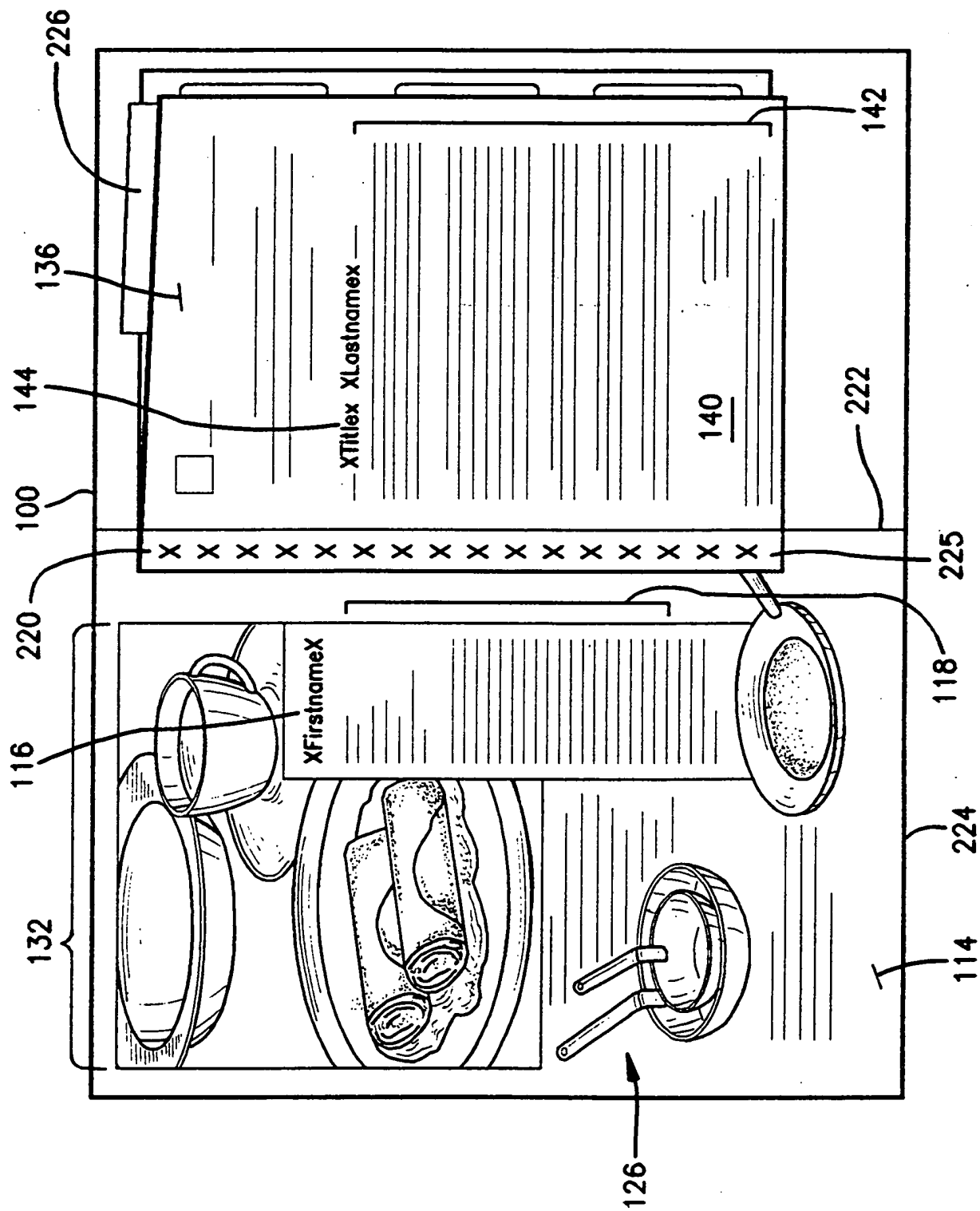


FIG. 1A



104

ADVERTISING LOGOS

112

100

113
"SUBSCRIBER NAME"

114
*Inside this issue of "BROCHURE TITLE"
we have included 6 money-saving checks*

110
RETURN
ADDRESS

BULK RATE
U.S. POSTAGE
PAID

108

SUBSCRIBER NAME
ADDRESS

106

105

FIG. 1C

125

NAME _____ 126

ACCOUNT # 1321448

121

122

124

NAME _____

125

NAME _____

125

NAME _____

123

PHARMACY ADDRESS _____

119

120

126

*

FIG. 1D

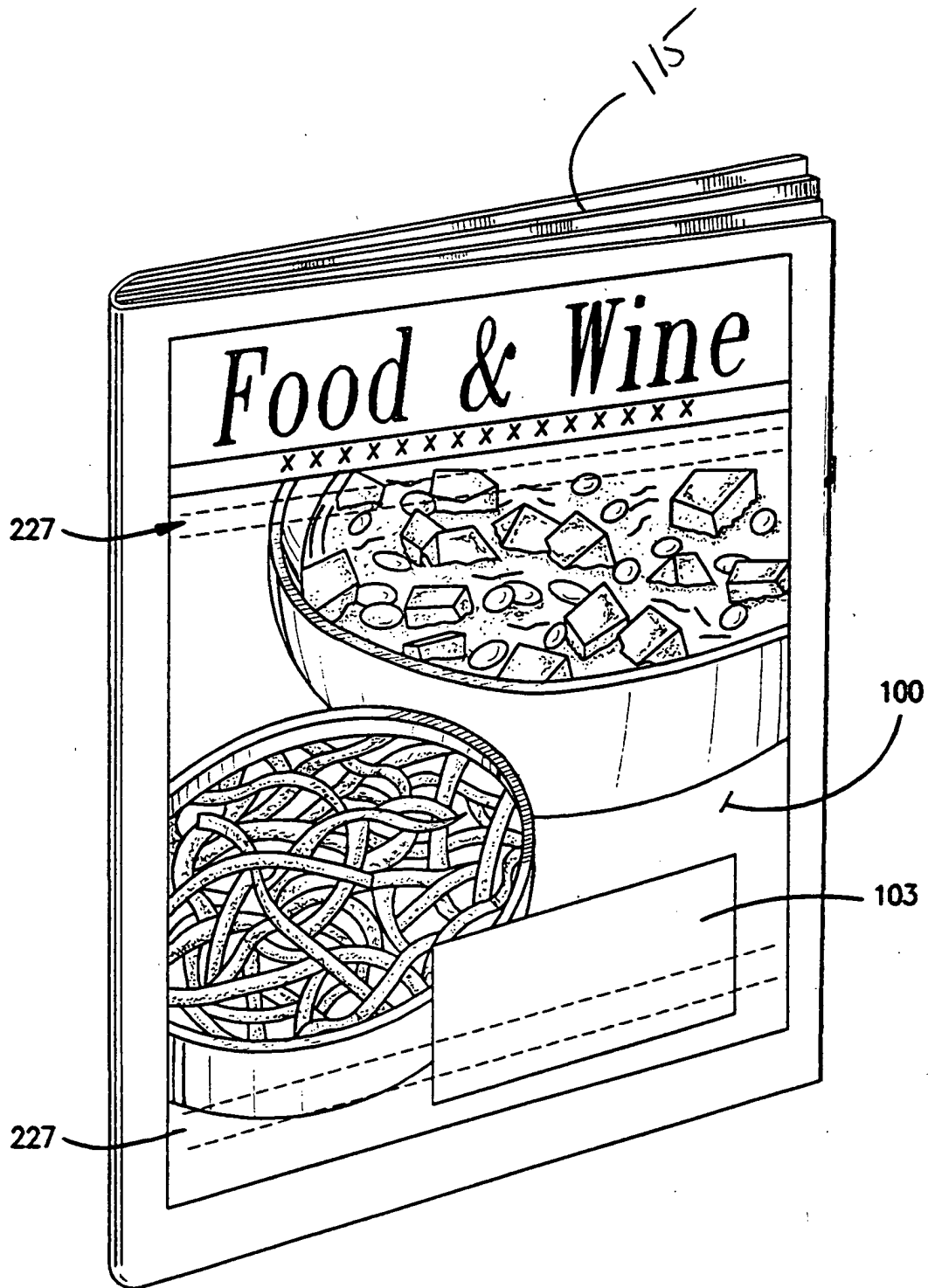


FIG. 2

202, 328

3142

200

310 6304 6302

Figure 3

SPECIAL SUBSCRIBER THANK YOU #2

SPECIAL SUBSCRIBER THANK YOU #1

Thank You #1: A \$10.00 Credit On Your New Card

Cash In On All The
Benefits Of Our Card
That's Above All The Rest.

The New Card

- 2.99% introductory APR when you transfer balances.*
- No annual fee
- Credit line up to \$100,000
- Low APR for purchases (see inside back cover)
- Many Benefits of membership (see inside back cover)

To get the most out of your new card, we'll automatically credit \$10.00 towards your new card's charges during the first month.*

Detach and return your completed application/balance transfer form in the postage-paid reply envelope.

0001232		DATE	
INSTANT CREDIT VOUCHER			
ISSUED FOR:	MS. [REDACTED]	SUBSCRIBER IDENTIFICATION	\$10.00 DOLLARS
*****		NEW AND 00/100	*****
CREDIT AMOUNT (Cash with gift card)		VISA application	
Help credit apply to your new card. We'll automatically transfer the credit to your new card within 10 business days of receipt of this voucher.		AUTHORIZED SIGNATURE	
NON-NEGOTIABLE THIS IS NOT A CHECK.		EXPIRES 00/00/00	

To qualify, simply fill out and return the enclosed application in the postage-paid reply envelope.

"THANK YOU" NUMBER TWO:

THE OPPORTUNITY TO SAVE \$20.00
ON A RENEWAL TO [REDACTED] MAGAZINE

As a special [REDACTED] reader, you also qualify for a second cash award

- a special \$20.00 discount on a two-year renewal to [REDACTED]

Detach the special subscriber sticker above and affix it to the back side of your reply envelope.

When you do, at the same time we receive your application, we'll activate the special "Thank You Renewal Rate" of just \$20.00 and change it to your new [REDACTED] Card account (with credit approval).

The next two years of [REDACTED] are certain to be loaded with top five music videos, live performances, and more. To get the most out of your new card, we'll automatically credit \$10.00 towards your new card's charges during the first month.*

Plus, with credit approval, you will receive continuous renewal of your subscription at the then current rate until you advise us to cancel. (You may cancel your subscription at any time and receive a credit to your [REDACTED] account for the unused portion - GUARANTEED!)

To get the most out of your new card, we'll automatically credit \$10.00 towards your new card's charges during the first month.*

(This offer is not being provided to the general public.)

Add it all up and you'll find that this special "Thank You" invitation is worth \$30.00. And that's not including all the valuable on-going benefits you'll receive with credit approval as a preferred [REDACTED] cardholder.

Thank you for being such a special subscriber. Enjoy your new perks with our sincere gratitude!

Highest regards,

[REDACTED]
[REDACTED]

P.S. Hurry. Because in this case, time is money, as this invitation

FIGURE 3B

Cash In On All The

Thank You #1: A Check For \$10.00

The Sky's The Limit
When You Cash Your
Check And Use Your Ca

The Cashier Check Below Will Activate
Pre-Approved Continental
An EXCLUSIVE Package OF FREE, No
Saving, Time-Saving Benefits:



- Each purchase dollar equals one OnePass mile valid toward free travel rewards on
- Emergency 24-hour worldwide car replacement
- Get a free Year-End Summary of c
- Dedicated, 24-hour customer servi
- Purchase Protection and Extended Warranty Insurance
- Rent assured with \$1,000,000 Travel Accident Insurance
- OnePass loyalty for car rental, cruises, and
- See Terms of Policy and additional benefits
- Low 7.9% fixed Introductory APR on purchases and balance transfers -
- Generous credit line up to \$100,000
- Free Auto Rental Insurance
- Accepted at over 16 million locations worldwide and over 880,000 banks and ATMs

There's no application to fill out. No hidden fees to pay. Once you endorse the \$10.00 check and it clears your bank, we will activate your new Visa. And remember to check the lower left to pocket your \$20.00 savings from TIME.

DATE

PAY TO THE ORDER OF MR. [REDACTED] SUBSCRIBER XXXXX \$ 10.00

***** TEN AND 00/100 *****

(INSTANT REBATE FOR CONTINENTAL VISA ANNUAL FEE)

☐ TO TIME FOR 3 YEARS AT A \$10.00 DISCOUNT

CHECK THIS BOX TO AUTOMATICALLY RENEW YOUR SUBSCRIPTION

THIS CHECK IS NOT VALID UNTIL IT IS CASHED AND THE \$10.00 IS DEPOSITED INTO YOUR VISA ACCOUNT. THE \$10.00 WILL BE CREDITED TO YOUR VISA ACCOUNT OFF STATE OF NEW YORK.

Richard Zorn
AUTHORIZED SIGNATURE

EXPIRES 00/00/00

AND THE BENEFITS
By Cashing Your Check

the \$10.00 check and it clears your bank, we will activate your new Platinum

"THANK YOU" NUMBER TWO:
CHECK THE BOX ON THE LIVE CHECK TO
CASH IN ON \$20.00 SAVINGS FROM TIME.

When you put a check mark in the box in the lower left corner of the \$10.00 check and cash it, you'll pocket and additional \$20.00 - in savings from

It's time! The live check on the following page does double duty and is really worth \$30.00 total.

Here's how it works: In addition to saving you the \$10.00 annual fee on your Continental Platinum Visa, this check also qualifies you for two additional years of TIME Magazine at remarkable savings - \$20.00 off the regular renewal rate!

Once the \$10.00 check clears your bank, we will activate your new Platinum Visa and charge your new card account the special "Thank You Renewal Rate" of just \$0.00 - \$20.00 savings not available in the general public!

The next two years of TIME Magazine will be loaded with fun, rich & different service ideas for you. You'll find new ideas for your business, your family, and your friends. You'll find new ideas for your business, your family, and your friends.

Plus, as a bonus so you won't ever miss an issue, you will receive continuous renewal of your subscription at the then current rate until you advise us to cancel. (You may cancel your subscription at any time and receive a credit to this VISA account for the unused portion - \$10.00/issue).

And it all up and you'll find that this special "Thank You" invitation is worth \$30.00. And that's not including all the valuable time going benefits you'll receive as a preferred

Thank you for being such a special subscriber. Enjoy your new perks with our sincere gratitude!

Highest regards,
Richard Zorn
Richard Zorn
for TIME Magazine

P.S. Hurry. Because in this case, time is money, as this invitation expires

Fig. 4A

402
404
2400

Cash In On All The

DISCLOSURE

1

1

to travel

Confidential

V

Very

rewards.

ductory

1. Introduction

3

4

1

1

1

1

FH 6.4B

607

2400

**"IT'S PAYBACK TIME"
Mr. Time Subscribername!**

Because you are a valuable subscriber and a **Cardholder**, we have six special ways to say "Thank you."



Dear Mr. [REDACTED] subscribe here name:

¹⁰lj nise nvisd viesav dsihsv ifniam snfeihubv fd nujn viefv djijsfidskf
didskf djijs efns dvneufu webhdvsn; xihk k djijsf sernv isd vies nvdv iv hsihsna
smnsfeihubv fdn vjn vief fe fn sdv nuel uv ebkulfsv; xihk k djijs nvisd vie
nvisd xihkif uv smnsfeihubv fdn vjnv fe vfe fnsd vneufu web hdvsn; xihk k djijs.

RECEIVE YOUR NUMBER ONE:

A WEEK FROM TIME FOR \$20.00

When you cash the first live check on the following page, you'll pocket \$20.00 and guarantee yourself two additional years of **Entrepreneur** magazine at a substantial savings!

The \$20 serves as an "instant discount" on a two-year renewal. Plus, cash-

Once the \$20.00 check clears your bank we will charge your new card account the special Thank You renewal rate of just \$400.00. Plus, as a bonus to you won't ever miss an issue, you will receive continuous renewal of your subscription at the then current rate until you advise us to cancel. (You may cancel your subscription at any time and receive a credit to your account.)

...THANK YOU!" NUMBER TWO:

A CASH ACCESS CHECK FOR \$1,000.00

Cashing this check at your local **Bank** puts \$1,000.00 in your pocket to buy something special go on a little trip, you name it!

(continued on back)

2502

cos

2504

5A

Thank You Gifts From

Use your Visa gift certificate to purchase any merchandise or services at any merchant that accepts Visa.

"THANK YOU" NUMBER THREE:

A BONUS BALANCE CHECK

Use this check to help you pay off up to \$5,000 in other credit cards. At a substantial savings with a 9.9% APR, until the balance is paid in full, you'll enjoy the lowest rate available. And, if you're not ready to pay off your credit cards, you can use this check to help you pay off your credit cards. (See inside back cover for details.)

"THANK YOU" CHECK" NUMBER FOUR:

\$100 WORTH OF FREE JET GAS

Don't take this check to the bank... you take it directly to your nearest Shell station. Find out if you're eligible and they will give you \$100 off your next purchase... on the spot! Satisfaction is our goal. (See inside back cover for details.)

"THANK YOU" CHECK" NUMBER FIVE:

\$15.00 WORTH OF FUN AT TOYS R US!

It's not just money! You can take this live check to your nearby Toys R Us store and they will give you \$15.00 off your total order. (See inside back cover for details.)

"THANK YOU" CHECK" NUMBER SIX:

PH-K UP \$12.00 AT WAL-MART

Take this check to your nearest WAL-MART store and we'll let you know how to use it. (See inside back cover for details.)

you must hurry. Because in this case, time is money. As this invitation expires, so does the chance to win.

Highest regards,

Richard Zorn

Richard Zorn
for TIME Magazine

Bring any or all of these checks to your nearest Visa merchant. (Even if you cash all six, only one check will be cashed in your name.)

This Card Will Help You

0001234

DATE: 00/00/00

PAY TO THE ORDER OF: MR. [REDACTED] SUBSCRIBER XXXXXX

\$20.00

EXPIRES: 00/00/00

INSTANT DISCOUNT FOR A TWO-YEAR SUBSCRIPTION RENEWAL.

Richard Zorn

AUTHORIZED SIGNATURE

EXPIRES: 00/00/00

0001235

DATE: 00/00/00

PAY TO THE ORDER OF: MR. [REDACTED] SUBSCRIBER XXXXXX

\$1,000.00

EXPIRES: 00/00/00

INSTANT CASH ACCESS AMOUNT FOR CHASE VISA

Richard Zorn

AUTHORIZED SIGNATURE

EXPIRES: 00/00/00

0001236

DATE: 00/00/00

PAY TO THE ORDER OF THE FOLLOWING CREDIT CARD

\$

EXPIRES: 00/00/00

PRE-APPROVED INSTANT BALANCE TRANSFER AMOUNT UP TO \$5,000

Richard Zorn

AUTHORIZED SIGNATURE

EXPIRES: 00/00/00

5002

502

504

Figure 5B

508

510

506

00000000000000000000

Thank You Gifts From

THIS IS A REAL CHECK THROUGH MORTGAGE MONTH DATE YEAR. DO NOT TENDON ARRE. YOU MAY (1) CASH AT YOUR BANK OR (2) DEPOSIT IN YOUR SAVINGS OR CHECKING ACCOUNT. YOUR ENDORSEMENT CONSTITUTES ACCEPTANCE OF THE TERMS AND CONDITIONS ENCLOSED AND WILL ACT AS A TWO YEAR RENEWAL TO TIME MAGAZINE AND ALL CHASE MISA CREDIT CARD BENEFITS. TWO YEAR SUBSCRIPTION FOR TIME AT \$20 WILL BE AUTOMATICALLY BILLED TO MATRONS I WILL FOLLOW. THIS PROGRAM MAY BE MODIFIED, SUSPENDED, CANCELLED, OR OTHERWISE TERMINATED WITHOUT NOTICE.

ENDORSE HERE WITH YOUR SIGNATURE _____ DATE ____/____/____

Upon your activation, you will receive expedited removal of your subscription to Time at the then current rate until your notice is received. Cancel any time, for any reason and receive a full refund for unexpired issues. Keep the \$20 on our way of saying "thanks" for being a valued TIME subscriber.

0001237
Retail Store 1
DATE 01/01/00
PAY TO THE ORDER OF \$10
***** TWENTY AND 00/100 *****
INSTANT DISCOUNT OFF PURCHASE OF \$10.00 OR MORE
Richard Jan
AUTHORIZED SIGNATURE
EXPIRES 00/00/00

THIS IS A REAL CHECK THROUGH MORTGAGE MONTH DATE YEAR. DO NOT TENDON ARRE. YOU MAY (1) CASH AT YOUR BANK OR (2) DEPOSIT IN YOUR SAVINGS OR CHECKING ACCOUNT. YOUR ENDORSEMENT CONSTITUTES ACCEPTANCE OF THE TERMS AND CONDITIONS ENCLOSED AND WILL ACT AS A TWO YEAR RENEWAL TO TIME MAGAZINE AND ALL CHASE MISA CREDIT CARD BENEFITS. TWO YEAR SUBSCRIPTION FOR TIME AT \$20 WILL BE AUTOMATICALLY BILLED TO MATRONS I WILL FOLLOW. THIS PROGRAM MAY BE MODIFIED, SUSPENDED, CANCELLED, OR OTHERWISE TERMINATED WITHOUT NOTICE.

ENDORSE HERE WITH YOUR SIGNATURE _____ DATE ____/____/____

Upon your activation, you will receive expedited removal of your subscription to Time at the then current rate until your notice is received. Cancel any time, for any reason and receive a full refund for unexpired issues. Keep the \$20 on our way of saying "thanks" for being a valued TIME subscriber.

0001238
Retail Store #2
DATE 01/01/00
PAY TO THE ORDER OF \$15.00
***** FIFTEEN AND 00/100 *****
INSTANT DISCOUNT OFF PURCHASE OF \$15.00 OR MORE
Richard Jan
AUTHORIZED SIGNATURE
EXPIRES 00/00/00

THIS IS A REAL CHECK THROUGH MORTGAGE MONTH DATE YEAR. DO NOT TENDON ARRE. YOU MAY (1) CASH AT YOUR BANK OR (2) DEPOSIT IN YOUR SAVINGS OR CHECKING ACCOUNT. YOUR ENDORSEMENT CONSTITUTES ACCEPTANCE OF THE TERMS AND CONDITIONS ENCLOSED AND WILL ACT AS A TWO YEAR RENEWAL TO TIME MAGAZINE AND ALL CHASE MISA CREDIT CARD BENEFITS. TWO YEAR SUBSCRIPTION FOR TIME AT \$20 WILL BE AUTOMATICALLY BILLED TO MATRONS I WILL FOLLOW. THIS PROGRAM MAY BE MODIFIED, SUSPENDED, CANCELLED, OR OTHERWISE TERMINATED WITHOUT NOTICE.

ENDORSE HERE WITH YOUR SIGNATURE _____ DATE ____/____/____

Upon your activation, you will receive expedited removal of your subscription to Time at the then current rate until your notice is received. Cancel any time, for any reason and receive a full refund for unexpired issues. Keep the \$20 on our way of saying "thanks" for being a valued TIME subscriber.

0001239
Retail Store A
DATE 01/01/00
PAY TO THE ORDER OF \$12.00
***** TWELVE AND 00/100 *****
INSTANT DISCOUNT OFF PURCHASE OF \$12.00 OR MORE
Richard Jan
AUTHORIZED SIGNATURE
EXPIRES 00/00/00

Figure 50

502

512

504

510

508

506

5002

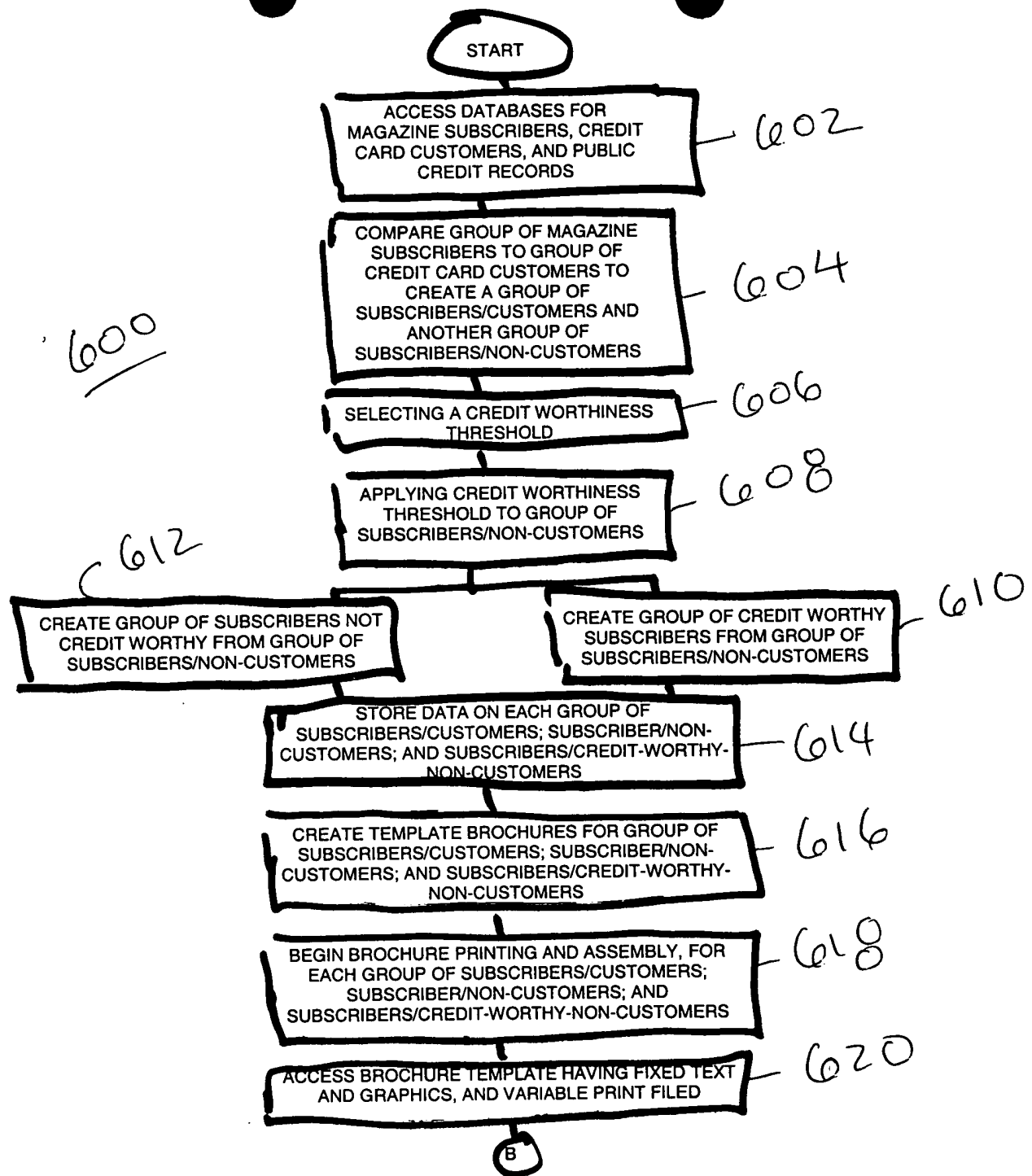


FIGURE 6 A

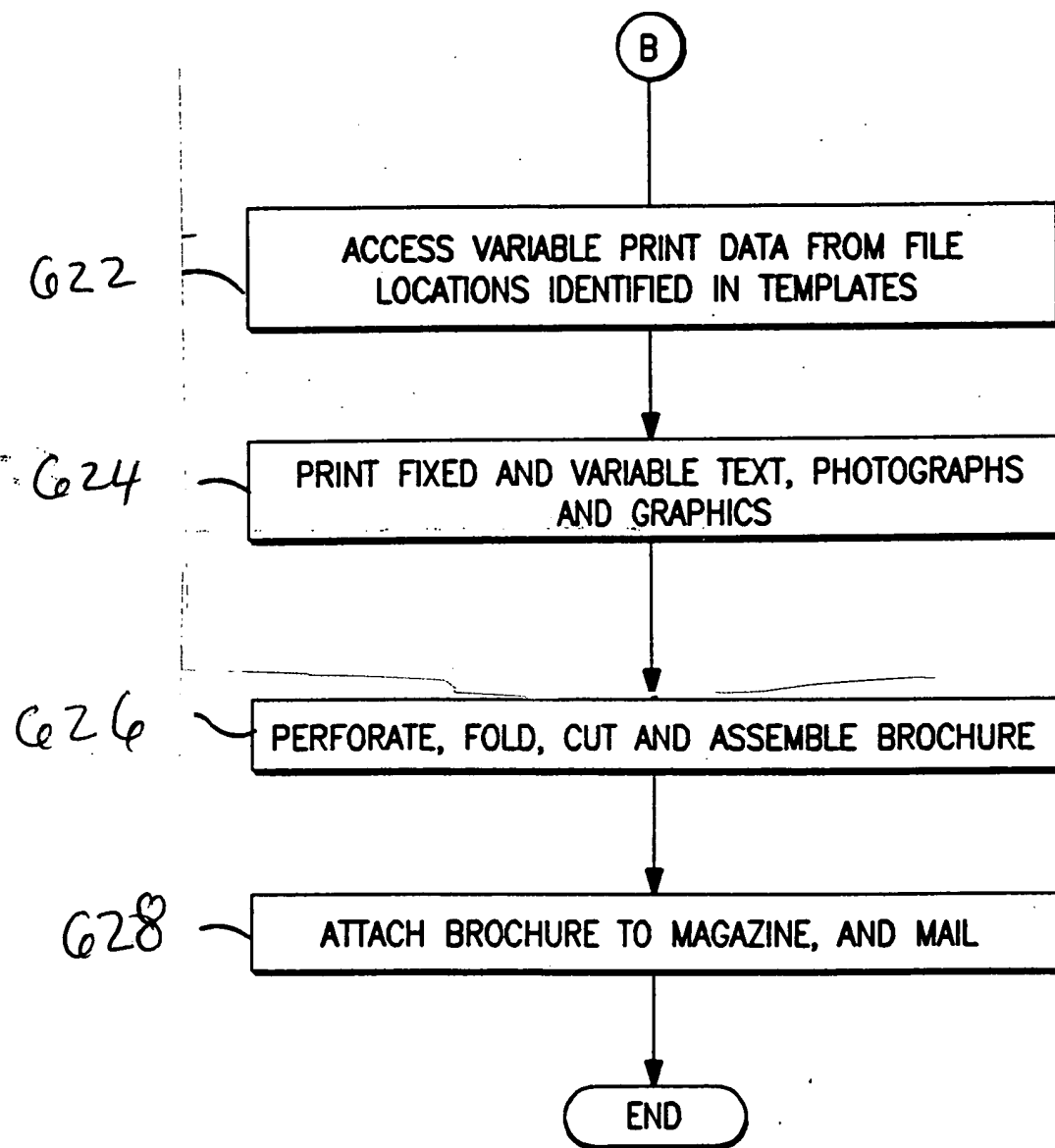


FIG. 6B

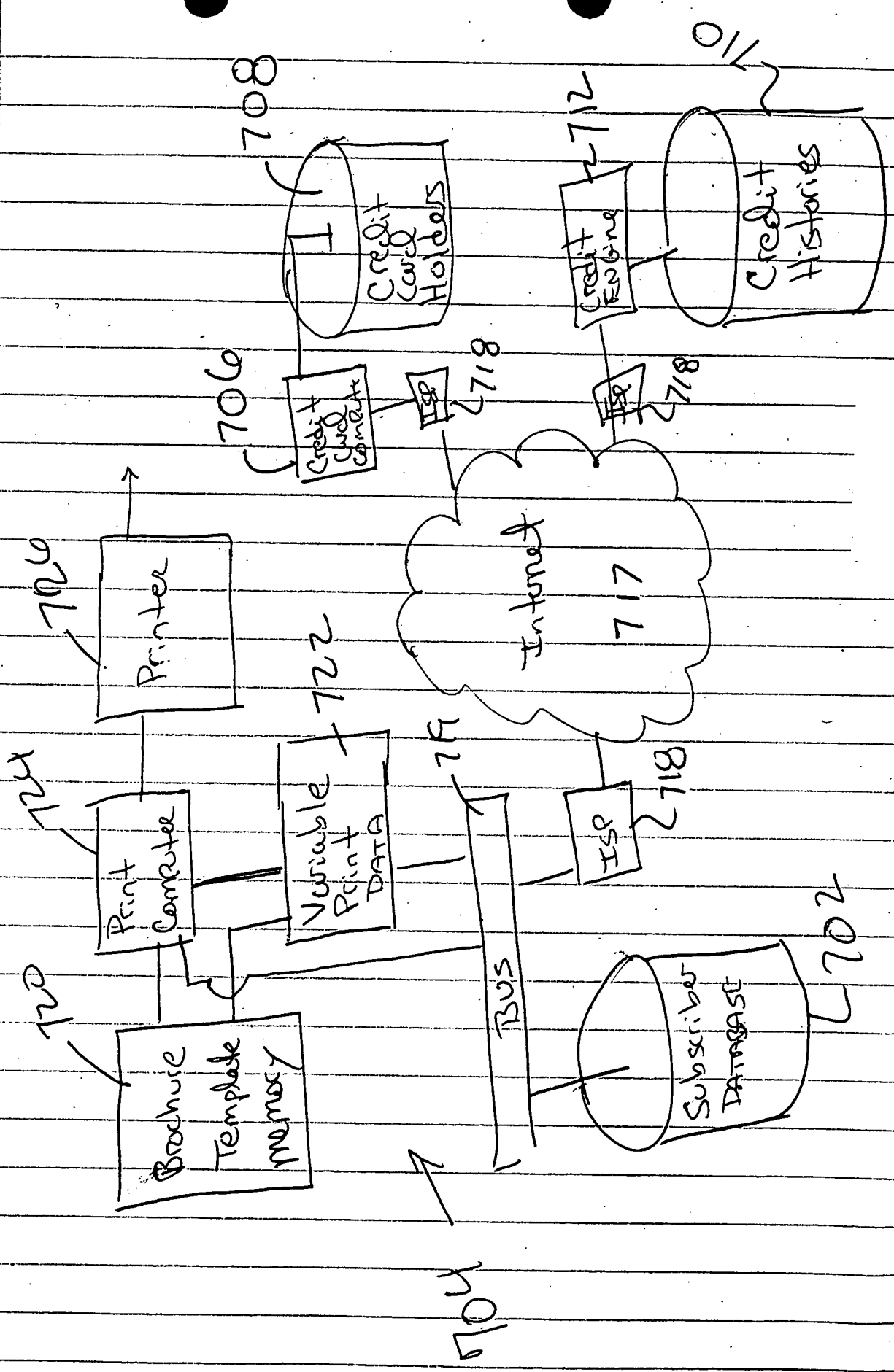


Figure 7